

FILED
U.S. DISTRICT COURT
DISTRICT OF MARYLAND

2017 MAY 15 P 2:36

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Jamal G. Walker

10501 Babbling Brook Court
Upper Marlboro MD 20772

May 5, 2017

To: Judge Paul W. Grim
Fm: Jamal G. Walker
Re: Case # 0502-0028485-2016/ PWG 16-3926

Honorable Judge Grim

I would first like to apologize for not responding sooner but I was dealing with health issues which culminated in my having triple bypass surgery on 3/28/17 and I am currently recovering from the surgery and ready to continue my case against Transunion, Your Honor my case is about the procedures that Transunion has violated by not verifying/Validating the accounts that I have disputed. Per FCRA I as a consumer have the right to challenge anything that is being reported on my credit report and the Credit reporting agency has to verify the information and if requested per FCRA 611 section (iii) they must provide me with a description of the procedure used to determine the accuracy and completeness of the information including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available.

The validation process requires that I am also provided with a legal document bearing my signature showing that I am responsible for this account of which they have not been able to do, Per FCRA 609(a)(1)(a) Transunion is required by Federal law to verify through physical verification of the original SIGNED consumer contract and or judgement A third party can not be considered for validation so the E-Oscar system and Pacer system cannot be utilized for such they have to have FIRSTHAND knowledge of the information by going out and talking to the company or individual and obtaining written proof and I did not consent for them to use an automated system as means of an investigation process. I have provided Transunion with written proof that the U.S Bankruptcy court does not verify or provide any information to the credit reporting agencies which is proof that the agencies are not verifying/ validating the information that they are reporting .

I am enclosing copies of all the correspondence that I have sent to Transunion and I am also enclosing a copy of the E-Mail from attorney Katherine Carlton-Robinson the representative for Transunion requiring that I send all correspondence through her to include direct correspondence with Transunion and or requests for credit reports, inquiries or disputes which is a violation of my FCRA rights I can not contact Transunion

by phone to discuss my account because she has a lock on my information and I can only request any information through her. Because I have a pending lawsuit against Transunion I should not have to give up my rights as a consumer by having a PERSONAL credit monitor there is a procedure in place under FCRA and this violates my consumer rights. I am disputing the validation/verification procedures because per FCRA whenever a dispute is filed they are to open a NEW case and use new information not old information on February 12, 2017 I initiated a new dispute for verification of a Bankruptcy listed on my credit report and I sent the letter via certified mail with return receipt I sent one copy to Transunion directly and one to attorney Carlton-Robinson of which the attorneys office signed for on 2/17/17 and Transunion signed for on 2/16/17 and Attorney Carlton-Robinson sent me a response to my dispute dated 2/22/17 stating the bankruptcy had been verified, no change only 5-6 days later but the account had then been deleted on March 20, 2017 but then placed back on March 28, 2017 which is also a violation of FCRA which states that I as the consumer have to be notified in writing within five (5) days of the reinsertion which they have not provided.

As of the writing of this letter to you I have sent another dispute to Transunion once again requesting the verification/validation process and if they don't provide me with the information that they delete the account from my credit file, I am requesting deletion of the following accounts from my credit file

U.S Bankruptcy Chapter 13 dismissed

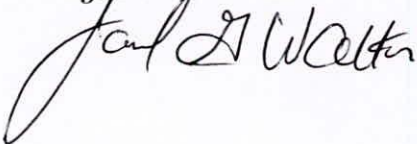
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I have sent numerous requests to Transunion for validation/verification and they have not which is a FCRA violation and the reason for the 5,000.00 in damages is for the denial of credit and the higher interest rates I have had to endure.

Sincerely yours,

Jamal G. Walker

A handwritten signature in black ink, appearing to read 'Jamal G. Walker', written in a cursive style.